

Old Age, Disability, Death

First law: 1924.

Current law: 1993, 1995, 1996.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 13.67 Kroons (EEK).

Coverage

All persons currently residing in Estonia.

Source of Funds

Insured person: Employees, none. Self-employed, 33% of income equal to or above the minimum salary.

Employer: 33% of payroll (20% for pension, and 13% for health insurance).

Government: Some pensions (disability pension to disabled child and some supplements) and funeral grants.

Qualifying Conditions

Old-age pension: 15 years of service. Age 62 1/2 years (men) and 57 1/2 (women) rising 6 months per year, until it reaches age 63 for both men and women.

Disability pension: Full or partial permanent or long-term disability for work regardless of pensionable length of service.

Survivor pension: Survivors incapable of gainful activity.

Survivors include: children, siblings, grandchildren under age 18 or disabled; parent, surviving spouse or guardian not gainfully employed and raising the deceased's children, brothers, sisters or grandchildren under 14 years of age.

Old-Age Benefits

Old-age pension: Equal to the national pension rate plus 6.4% of the national pension rate for each year of service.

National pension: Set by legislature and adjusted for changes in the cost of living. 195% of national pension rate (410 EEK).

Permanent Disability Benefits

Disability pension: In three categories, depending on the degree of disability. Benefit categories are 295%, 250% and 195% of national pension rate.

Disabled child under 16: 200% of national pension (210% if entitled to survivor pension, 255% if orphan).

Survivor Benefits

Survivor pension: For every adult, 210% of national pension rate; for every child under age 18, 200% of national pension rate; for an orphan, 240% of national pension rate.

Funeral grant: 1,400 EEK.

Administrative Organization

Ministry of Social Affairs, General management and supervision.

National Social Insurance Board: Overall planning and coordination.

Regional pension offices: Administration on local level.

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Insured employees, employers, farmers, individual workers.

Medical benefits: Insured employees, employers, farmers, individual workers and their families, pensioners, pregnant women, disabled, unemployed, and military.

Source of Funds

Insured person: Employees, none; self-employed, see pension contribution, above.

Employer: See pension contribution, above.

Government: None.

Qualifying Conditions

Sickness benefits and medical care: Current affiliation regardless of length of service.

Medical benefits: Current affiliation regardless of length of service.

Sickness and Maternity Benefits

Sickness benefit: Percentage of worker's average income paid for each calendar day: 60% for hospital treatment and 80% for outpatient care.

Payable from first day of sickness: Caring at home for a family member over 14 years of age, 80% for 7 calendar days; caring at home for a child under 3 years of age (up to 16 years for a disabled child) if the parent providing care is ill, 80% for 14 calendar days; caring for a child under 14, 100% for 14 calendar days.

Maternity benefits: 100% of worker's average income for 126 calendar days; in the case of multiple births: 140 calendar days.

Workers' Medical Benefits

Medical benefits: Provided by state and local medical institutions: diagnosis, maintenance and treatment.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for workers.

Administrative Organization

Ministry of Social Affairs: General management supervision and planning.

Central Sickness Fund: Coordination of health insurance.

Local sickness funds: Administration of health insurance in counties and towns. Medical care provided by doctors, polyclinics, hospitals, etc. Benefits are paid to the insured by the sickness fund.

Work Injury

First law: 1924.

Current law: 1991.

Type of program: Social insurance system.

Coverage

Insured employees, farmers, self-employed and their families.

Source of Funds

Insured person: See pension and sickness insurance

Sickness and Maternity

First law: 1924.

Current law: 1991.

contributions, above.

Employer: Same.

Government: Payment of compensation for injured employees whose employer is insolvent.

Qualifying Conditions

Work-injury benefits: All permanent residents.

Temporary Disability Benefits

Temporary disability benefits: 100% of average income until recovery or determination of degree of disability.

Permanent Disability Benefits

Permanent disability benefits: Same disability pension as in other cases of disability.

The responsible employer pays the disabled person compensation for loss of earnings from which the disability pension is subtracted.

Workers' Medical Benefits:

Medical benefits: Same as in other cases of illness.

Survivor Benefits

Survivor pension: Same as survivor pension above. The responsible employer pays compensation for loss of earnings from which the survivor pension is subtracted.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
Local sickness funds: Administration of health insurance in counties and towns. Medical care provided by doctors, polyclinics, hospitals, etc.
Regional Pension Offices: Administration and payment of permanent disability benefits.

Unemployment

First law: 1991.

Current law: 1994, implemented 1995.

Type of program: Unemployment assistance.

Coverage

Permanent residents aged 16 or over (up to pensionable age) who are capable of gainful activity.

Source of funds

Insured person: None.

Employer: None.

Government: Total expenditure.

Qualifying Conditions

Age 16 to retirement age, registered as unemployed by the employment service and with 180 days of work during the 12 months before becoming unemployed. Work may be: full-time study in an educational institution, service in the military, raising a child under age 7, treatment in a hospital, nursing the sick, being disabled or elderly, or in detention.

Unemployment Benefits

Unemployment benefit: 400 EEK for 180 calendar days. May be extended up to 180 days if less than 180 days remain until retirement age; up to 90 days if raising 3 or more children under age 18, if family income is below poverty level, during period of vocational training or community placement.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
Labor Market Board with local employment offices: Registering the unemployed, job search, retraining, guaranteeing payment of benefits.

Family Allowances

First law: 1922.

Current law: 1998.

Type of program: Social insurance system.

Coverage

Permanent residents, aliens with temporary residence permits and refugees.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances: All children until age 16, age 19 if full-time student.

Family Allowance Benefits

Family allowances: Child allowance: paid monthly to family with one child at one child allowance rate, with two children at 1 ½ times child allowance rate, and for each additional child 2 times child allowance rate.

Maintenance allowance: paid to a person on maternity leave or non-working parent caring for each child under age 2 at four times child allowance rate; and for each child between ages 2 and 3 at two times child allowance rate.

A supplementary maintenance allowance: paid to a person on parental leave or one non-working parent if child is between ages 2 to 3 at two times the child allowance rate. A parent with 4 or more children is paid until youngest child completes first grade at two times the child allowance rate.

Child birth allowance: paid for first child at 20 times the child allowance rate and for subsequent children at 15 times child allowance rate.

Child school allowance: an annual payment for each child in school at three times child allowance rate.

Single parent allowance: paid until child reaches age 16 (19 if full-time student) at one child allowance rate. Foster care allowance: two times child allowance rate. Military personnel allowance: four times child care allowance while person is in military.

Start-in-life allowance: paid to orphans or persons without parental care who lived in foster home or school for disabled for at least 3 years in one-time allowance of 5,000 EEK.
Child allowance rate is 150 EEK.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
National Social Insurance Board: Coordination and administration of benefits through local pension departments.